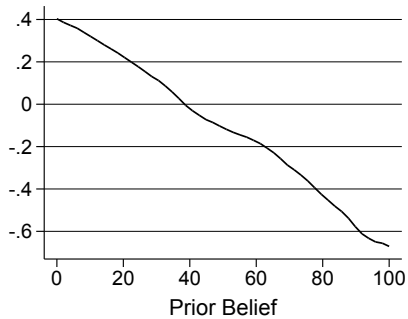
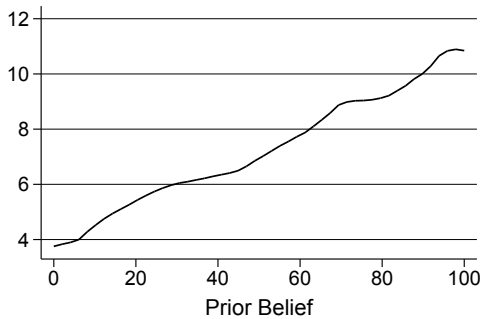


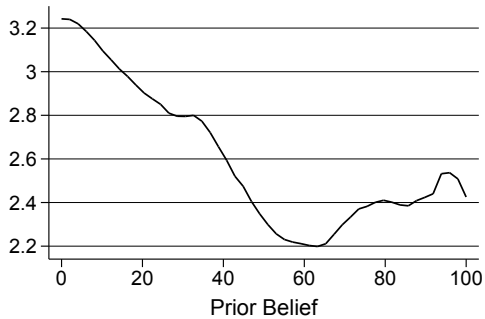
Financial prospects



Personal Unemployment



Earnings growth: Mean



Earnings growth: Uncertainty

